

B9A (Official Form 9A) (Chapter 7 Individual or Joint Debtor No Asset Case) (12/11)

Case Number 12-30880

UNITED STATES BANKRUPTCY COURT Southern District of Texas

Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A bankruptcy case concerning the debtor(s) listed below was originally filed under chapter 13 on 2/6/12 and was converted to a case under chapter 7 on 3/5/12.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Janie Santana
fka Janie Farias, fka Janie Uresti
4625 Clay
Houston, TX 77023

Case Number:
12-30880

Social Security / Individual Taxpayer ID / Employer Tax ID / Other
nos:
xxx-xx-6561

Attorney for Debtor(s) (name and address):

Andrew Haut
Middagh & Lane
12946 Dairy Ashford
Sugar Land, TX 77478
Telephone number: 713-459-9278

Bankruptcy Trustee (name and address):

Randy W Williams
Thompson & Knight LLP
333 Clay
Ste 3300
Houston, TX 77002
Telephone number: 713-654-8111

Meeting of Creditors

Date: **April 2, 2012**

Time: **11:30 AM**

Location: **Suite 3401, 515 Rusk Ave, Houston, TX 77002**

Presumption of Abuse under 11 U.S.C. § 707(b)

See "Presumption of Abuse" on reverse side.

The presumption of abuse does not arise.

Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

Deadline to Object to Debtor's Discharge or to Challenge Dischargeability of Certain Debts: 6/1/12

Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

Address of the Bankruptcy Clerk's Office:

United States Bankruptcy Court
PO Box 61010
Houston, TX 77208
Telephone number: (713) 250-5500

For the Court:

Clerk of the Bankruptcy Court:
David J. Bradley

Hours Open: Monday – Friday 9:00 AM – 5:00 PM

Date: 3/9/12

EXPLANATIONS**B9A (Official Form 9A) (12/11)**

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date specified in a notice filed with the court.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must file a complaint — or a motion if you assert the discharge should be denied under §727(a)(8) or (a)(9) — in the bankruptcy clerk's office by the "Deadline to Object to Debtor's Discharge or to Challenge the Dischargeability of Certain Debts" listed on the front of this form. The bankruptcy clerk's office must receive the complaint or motion and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Refer to Other Side for Important Deadlines and Notices	

United States Bankruptcy Court
Southern District of TexasIn re:
Janie Santana
DebtorCase No. 12-30880-drj
Chapter 7**CERTIFICATE OF NOTICE**

District/off: 0541-4

User: aboy
Form ID: b9aPage 1 of 3
Total Noticed: 23

Date Rcvd: Mar 09, 2012

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 11, 2012.

db +Janie Santana, 4625 Clay, Houston, TX 77023-1211
 aty +Thomas C Scannell, Jr, Settle Pou, 3333 Lee Parkway, Dallas, TX 75219-5111
 tr +Randy W Williams, Thompson & Knight LLP, 333 Clay, Ste 3300, Houston, TX 77002-4499
 7861908 +ACS PRIMARY CARE PHYS SW PA, by PRA Receivables Management, LLC, PO Box 12907,
 Norfolk VA 23541-0907
 7873500 +Bank of America, N.A., 7235 S Loop East, Houston, Texas 77087-2311
 7878590 +Ben J. Raia, 18333 Egret Bay Blvd, Ste 580, Houston, TX 77058-3266
 7878591 +Charles Uresti, 10023 Valley Lake Drive, Houston, Texas 77078-3206
 7873501 +Charles XXXXXX, 4625 Clay Street, Houston, Texas 77023-1211
 7873502 Comerica Bank, P.O. Box 650282, Dallas, Texas 75265-0282
 7878596 HSBC, P.O. Box 60084, Salinas, CA 93912-0084
 7873506 +Lupita Ortiz, 10023 Valley Lake Drive, Houston, Texas 77078-3206
 7873507 +Maria Rodriguez, 4625 Clay Street, Houston, Texas 77023-1211
 7873509 +Queen of Peace Catholic School, 2320 Oak Cliff Street, Houston, Texas 77023-5394
 7873510 +Roberto Larios, 275 South Oak Knoll Ave, #10, Pasadena, CA 91101-2980
 7873511 +Rosa Rodriguez, 4625 Clay Street, Houston, Texas 77023-1211
 7878602 +Steve Kamel, 1400 Post Oak Blvd., #1150, Houston, TX 77056-3005
 7878603 +Sun Loan Finance, 6969 Gulf Fwy #390, Houston, TX 77087-2599

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
 aty E-mail/Text: ahaut@andrewhautlaw.com Mar 09 2012 23:46:10 Andrew Haut, Middagh & Lane,
 12946 Dairy Ashford, Sugar Land, TX 77478
 ust +E-mail/Text: ustpregion07.hu.ecf@usdoj.gov Mar 09 2012 23:50:39 US Trustee,
 Office of the US Trustee, 515 Rusk Ave, Ste 3516, Houston, TX 77002-2604
 7878594 EDI: AMINFOFP.COM Mar 09 2012 22:23:00 First Premier Bank, P.O. Box 5524,
 Sioux Falls, SD 57117-5524
 7873504 +E-mail/Text: houston_bankruptcy@LGBS.com Mar 09 2012 23:51:17
 Greater East End Management District, c/o Linebarger Goggan Blair & Smapson, L,
 1300 Main, Suite 300, Houston, Texas 77002-6803
 7841843 EDI: IRS.COM Mar 09 2012 22:23:00 INTERNAL REVENUE SERVICE (Chapter 13 Notice),
 P O Box 7346, Philadelphia PA 19101-7346
 7878604 +E-mail/PDF: bk@worldacceptance.com Mar 10 2012 01:25:25 World Finance Corp,
 7062 Lawndale St., Houston, TX 77023-4211

TOTAL: 6

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Comerica Bank
 7873503 Elsa Martinez
 7878593 Elsa Martinez
 7873505 HSBC
 7873508 Premier Bank
 7873512 Steve Kamel
 7873513 Sun Loan
 7873514 World Finance
 7878589* +Bank of America, N.A., 7235 S Loop East, Houston, Texas 77087-2311
 7878592* Comerica Bank, P.O. Box 650282, Dallas, Texas 75265-0282
 7878595* +Greater East End Management District, c/o Linebarger Goggan Blair & Smapson, L,
 1300 Main, Suite 300, Houston, Texas 77002-6803
 7878597* +Lupita Ortiz, 10023 Valley Lake Drive, Houston, Texas 77078-3206
 7878598* +Maria Rodriguez, 4625 Clay Street, Houston, Texas 77023-1211
 7878599* +Queen of Peace Catholic School, 2320 Oak Cliff Street, Houston, Texas 77023-5394
 7878600* +Roberto Larios, 275 South Oak Knoll Ave, #10, Pasadena, CA 91101-2980
 7878601* +Rosa Rodriguez, 4625 Clay Street, Houston, Texas 77023-1211

TOTALS: 8, * 8, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
 USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update.
 While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

District/off: 0541-4

User: aboy
Form ID: b9a

Page 2 of 3
Total Noticed: 23

Date Rcvd: Mar 09, 2012

***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 11, 2012

Signature:

A handwritten signature in black ink, reading "Joseph Speetjens", written over a horizontal line.

District/off: 0541-4

User: aboy
Form ID: b9a

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Total Noticed: 23

Date Rcvd: Mar 09, 2012

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 9, 2012 at the address(es) listed below:

Andrew Haut on behalf of Debtor Janie Santana ahaut@andrewhautlaw.com,
haut@m-llaw.com;thegorelawfirm@gmail.com
David G Peake court@peakechl3trustee.com
Randy W Williams williarw@tklaw.com,
rw13@trustesolutions.com;sandra.nowinski@tklaw.com;nashira.parker@tklaw.com;rw13@trustesolutions.
net
Thomas C Scannell on behalf of Creditor Comerica Bank tscannell@settlepou.com
US Trustee USTPRegion07.HU.ECF@USDOJ.GOV

TOTAL: 5